

Information to identify the case:

Debtor 1	Dawn M. Lydic	Social Security number or ITIN	xxx-xx-1335
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-10072-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dawn M. Lydic
fka Dawn M. Stroud, fka Dawn M. Randall, fka
Dawn M. Jackson, fka Dawn M. Bauer, fka Dawn
M. Devereaux

5/23/18

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Dawn M. Lydic
 Debtor

Case No. 18-10072-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 24

Date Rcvd: May 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2018.

db
 14765359 +Dawn M. Lydic, 9440 West Road, Cranesville, PA 16410-9612
 14765360 +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
 14765363 +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
 14765364 +Penn State, 308 Shields Bldg, University Park, PA 16802-1220
 14765365 +Pressler and Pressler LLP, 7 Entin Road, Parsippany, NJ 07054-5020
 14765366 +Regency Finance Comp, 2501 W 12th St, Erie, PA 16505-4527
 14765366 +St Cloud Medical Group, P.A., 1301 33rd St S, Saint Cloud, MN 56301-9668
 14765371 +The New Era Asset Management, 701 Seneca Street, Buffalo, NY 14210-1358

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr
 +E-mail/Text: jmelaragno@iq7technology.com May 24 2018 01:41:15 John C. Melaragno, Trustee,
 502 West 7th Street., Erie, PA 16502-1333

smg
 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 24 2018 01:40:31 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14765354 +EDI: AMEREXPR.COM May 24 2018 05:34:00 Amex, Correspondence, Po Box 981540,
 El Paso, TX 79998-1540
 14815038 +EDI: ATLASACQU.COM May 24 2018 05:33:00 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 14765355 +EDI: TSYS2.COM May 24 2018 05:33:00 Barclays Bank Delaware, 100 S West St,
 Wilmington, DE 19801-5015
 14765356 +EDI: CAPITALONE.COM May 24 2018 05:34:00 Capital One,
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 14765357 +EDI: WFNNB.COM May 24 2018 05:34:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 14765358 +E-mail/Text: bknotice@ercbpo.com May 24 2018 01:40:44 ERC, 8014 Bayberry Road,
 Jacksonville, FL 32256-7412
 14765361 +EDI: MID8.COM May 24 2018 05:33:00 Midland Funding, Attn: Bankruptcy, Po Box 939069,
 San Diego, CA 92193-9069
 14765362 +EDI: AGFINANCE.COM May 24 2018 05:33:00 OneMain Financial, Attn: Bankruptcy Department,
 601 Nw 2nd St #300, Evansville, IN 47708-1013
 14766715 +EDI: PRA.COM May 24 2018 05:33:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14765367 +E-mail/Text: bknotification@centracare.com May 24 2018 01:40:44 St. Cloud Hospital,
 1406 6th Ave N, Saint Cloud, MN 56303-1901
 14765368 +EDI: RMSC.COM May 24 2018 05:34:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 14765369 EDI: AISTMBL.COM May 24 2018 05:33:00 T-Mobile US, Inc., 12920 SE 38th Street,
 Bellevue, WA 98006
 14765372 EDI: TFSR.COM May 24 2018 05:33:00 Toyota Motor credit Corp, Po Box 8026,
 Cedar Rapids, IA 52408
 14765370 +EDI: WTRRN BANK.COM May 24 2018 05:33:00 Target, C/O Financial & Retail Svcs,
 Mailstopn BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
 Toyota Motor Credit Corporation
 cr* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14765373* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 14765374* +Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
 14765375* +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14765376* +Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
 14765377* +ERC, 8014 Bayberry Road, Jacksonville, FL 32256-7412
 14765378* +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
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 14765380* +Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
 14765381* +OneMain Financial, Attn: Bankruptcy Department, 601 Nw 2nd St #300,
 Evansville, IN 47708-1013
 14765382* +Penn State, 308 Shields Bldg, University Park, PA 16802-1220
 14765383* +Pressler and Pressler LLP, 7 Entin Road, Parsippany, NJ 07054-5020
 14765384* +Regency Finance Comp, 2501 W 12th St, Erie, PA 16505-4527
 14765385* +St Cloud Medical Group, P.A., 1301 33rd St S, Saint Cloud, MN 56301-9668
 14765386* +St. Cloud Hospital, 1406 6th Ave N, Saint Cloud, MN 56303-1901
 14765387* +Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 14765388* ++T MOBILE, C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901
 (address filed with court: T-Mobile US, Inc., 12920 SE 38th Street, Bellevue, WA 98006)
 14765391* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor credit Corp, Po Box 8026, Cedar Rapids, IA 52408)
 14765389* +Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
 14765390* +The New Era Asset Management, 701 Seneca Street, Buffalo, NY 14210-1358

TOTALS: 1, * 21, ## 0

District/off: 0315-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 24

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
John C. Melaragno, Trustee johnm@mplegal.com,
jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Rebeka Seelinger on behalf of Debtor Dawn M. Lydic rebeka@seelingerlaw.com

TOTAL: 4